

a drawee bank which receives said transaction information from said switch computer;
and

a drawee computer of said drawee bank that receives said transaction information and is
[arranged to perform] capable of performing conversion, verification [or] and guarantee
based upon said transaction information, said drawee computer further arranged to return a
response message to said host computer indicating the result of one of said conversion,
verification [or] and guarantee.

9. (Once Amended) A point-of-transaction check service system comprising:

device means for receiving checking account information from a paper check of an
individual and for receiving an amount representing a monetary transaction which is to be
deposited into a depositing account, said checking account information, said amount and a
depositing account being collectively transaction information, said paper check not being used as
a negotiable instrument;

a host computer arranged to receive said transaction information from said device means
and to forward it into said point-of-transaction check service system;

a switch computer arranged to receive said transaction information from said host
computer and to further route said transaction information;

a drawee bank which receives said transaction information from said switch computer;
and

a drawee computer of said drawee bank that receives said transaction information and is
[arranged to perform] capable of performing conversion, verification [or] and guarantee
based upon said transaction information, said drawee computer further arranged to return a
response message to said host computer indicating the result of one of said conversion,
verification [or] and guarantee.

17. (Once Amended) A method of performing a transaction at a point of sale, said method
comprising:

a step for performing the function of receiving checking account information from a
paper check of a customer;

entering an amount of said transaction into a terminal;

assembling a service request message that includes said checking account information,
said amount and a request to perform a type of conversion operation, wherein the possible